21+3

BLACKJACK 21+3 CARD POKER RULES

Your first two cards and dealer up card make your three card hand.

Guest must place a blackjack wager and a wager in the 21+3 spot.



HAND RANKINGS

Flush: Three cards of the same suit

Straight: Three cards in sequence (Ace can be used to achieve an Ace, 2, 3 Straight, or Ace, King, Queen Straight)

Three of a Kind: Three cards of the same rank

Straight Flush: Three cards in sequence and the same suit

Note: If a player has a Three of a Kind and a Flush, the player will only be paid for one winning hand.

WINNING 21+3 HANDS

Straight Flush	
Three of a Kind20 to 1	
Straight10 to 1	
Flush	

In the event that the dealer's up card is an Ace, the dealer will reconcile all 21+3 wagers prior to asking for insurance.

NOTES:

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A CHURCHILL DOWNS PROPERTY

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GAMING GUIDE

Blackjack or "21" is one of the most popular casino table games. Much of blackjack's popularity is due to the mix of chance with elements of skill. When blackjack was first introduced in the U.S. it was not very popular, so bonus payouts were offered to get players to the tables. One such bonus was when the player's hand consisted of the ace of spades and a blackjack. The hand was called "blackjack" and the name of the game stayed.

The object of blackjack is to draw cards that add up to 21 or as close to 21 as possible. The king, queen and jack all count as ten. The ace counts as EITHER one or eleven. All other cards are counted at their face value. Exceeding 21, for either the dealer or player, will result in a "BUST" or automatic loss. With each hand dealt, the players will have the option to stand or hit. Standing will result in no more cards being drawn, while hitting will give the player one card at a time until they decide to stand. Players win when the dealer either busts, or has a point total less than their hand. If a player busts, they will lose regardless of the dealer's hand. Any non-blackjack winning hand will result in a payoff of 1 to 1. Blackjack (21 with only two cards) will result in a payoff of 3 to 2, and is paid immediately so long as the dealer's up card is not an ace or 10-value card.

All player and dealer hands that total 21 or less in two or more cards will result in a tie/push. Blackjack, for either the dealer or player, always beats a three or more card total of 21.

Dealers MUST hit on any amount 16 or less, and stand on any amount 17 or higher. Players only play against the dealer's hand. The game is started by the dealer dealing each player two cards face up. The dealer is also dealt two cards; the first card face up, the second card face down (the face down card is called the "HOLE" card). The dealer will not look at the face of the hole card until all additional cards have been dealt, and all players' hands have been acted upon.

If the face up card dealt to the dealer is an Ace, King, Queen, Jack or 10 and the player has Blackjack, the player will not be paid until the dealer checks their hand for Blackjack. After the dealer checks the card, the appropriate action will be taken. Players will receive 3 to 2 odds on their Blackjack as long as the dealer has less than Blackjack. Should the dealer receive Blackjack, the player's Blackjack is a push, and no money will be paid.

INSURANCE WAGERS

If the first card dealt to the dealer is an Ace, players have the option to make an "INSURANCE WAGER" which wins if the dealer's hole card is a King, Queen, Jack or 10 and loses if the dealer's hole card is an Ace, 2, 3, 4, 5, 6, 7, 8 or 9. Up to half of the player's initial wager may be bet as insurance after the second card is dealt and prior to additional cards being dealt. Winning insurance wagers are paid 2 to 1. Any player with a Blackjack when the dealer has an Ace showing may ask for even money in lieu of taking insurance. The player will then get paid even money for their bet.

SPLITTING PAIRS

Players may "SPLIT" two cards of identical value by making a wager on the second hand equal to the original wager. A third identical card can be split for a total of three hands. Only one card will be dealt to split Aces. When splitting pairs, an Ace and a 10 value card is not a Blackjack.

DOUBLING DOWN

Players may "DOUBLE DOWN" on any two cards or the first two of any split pair except Aces. Players must make an additional wager equal to or less than their original wager. Only one card is dealt to players who double down.

SURRENDER

After the first two cards are dealt to the player and the player's point total is announced, the player may elect to discontinue play or "surrender" his hand for that round by surrendering one-half his wager. If the dealer has an ace or 10-value card face up, players can only surrender after the dealer checks for blackjack. All decisions to surrender shall be made prior to the player indicating whether he wishes to double down, split pairs, stand or draw.

IN BETWEEN WAGER

Some blackjack games offer an In Between Wager. The In Between Wager of a player shall win if the dealer's up card falls between the player's initial two cards according to the rank order (2-3-4-5-6-7-8-9-10-J-Q-K-A) and will lose if the dealer's up card falls outside the player's initial two cards according to the rank order. However, if the dealer's up card and the player's initial two cards are the same rank, the player wins.

SPREAD PAYTABLES

initial two cards are the same)	Triple match ((the dealer's up card an	d player's
Two Card Spread6 to 1 Three Card Spread	initial two car	rds are the same)	30 to 1
Three Card Spread 4 to 1	One Card Sp	read	10 to 1
1	Two Card Spi	read	6 to 1
All Other Spreads1 to 1	Three Card S	pread	4 to 1
	All Other Spr	eads	1 to 1